

United States Bankruptcy Court

Western District of Missouri

Case No. 09-50411-jwv7

Chapter 7

In re Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Nicholas John Buswell
PO Box 365
Lathrop, MO 64465

Ruth Alison Mostello-Buswell
PO Box 365
Lathrop, MO 64465

Social Security / Individual Taxpayer ID No.:

xxx-xx-1811

xxx-xx-8529

Employer Tax ID / Other nos.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 8/20/09

Jerry W. Venters
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Image Certificate of Service Page 3 of 4

CERTIFICATE OF NOTICE

District/off: 0866-5
Case: 09-50411

User: admin
Form ID: bl8

Page 1 of 2
Total Noticed: 40

Date Rcvd: Aug 21, 2009

The following entities were noticed by first class mail on Aug 23, 2009.

db/jdb +Nicholas John Buswell, Ruth Alison Mostello-Buswell, PO Box 365, Lathrop, MO 64465-0365
12982286 Alliance Radiology PA, PO Box 809012, Kansas City MO 64180-9012
12982287 +Alliance Radiology, PA, PO Box 804451, Kansas City, MO 64180-4451
12982288 Allied Interstate, PO Box 361684, Columbus OH 43236-1684
12982290 +Capital Management Services., Inc., 726 Exchange St., Ste 700, Buffalo NY 14210-1464
12982293 Capital One, PO Box 6492, Carol Stream IL 60197-6492
12982296 Citi Card, PO Box 6000, The Lakes NV 89163-6000
12982297 +Citi Cards, Processing Center, Des Moines IA 50363-0001
12982298 Citifinancial Bankruptcy, PO Box 140489, Irving TX 75014-0489
12982300 Commerce Bank, RLPSS Customer Service, PO Box 413658 CT4-1, Kansas City O 64141-3658
12982299 Commerce Bank, PO Box 80600, Kansas City MO 64180-6000
12982302 Discover Card, PO Box 30285, Salt Lake City UT 84130-0285
12982303 Encore Receivable Management, 400 N Rogers Rd, PO Box 3330, Olathe KS 66063-3330
12982304 +Experian, 475 Anton Blvd, Costa Mesa CA 92626-7037
12982305 +GE Consumer Finance Bankruptcy, PO Box 103104, Roswell GA 30076-9104
12999376 +GMAC Mortgage Corporation, 3451 Hammond Avenue, Waterloo, IA 50702-5300
12982306 +Home Comings Financial Network, PO Box 890036, Dallas TX 75389-0036
12982308 +Kansas City Women's Clinic, PO Box 413974, Kansas City MO 64141-3974
12982307 +Kansas City Womens Clinic, c/o Womens HealthCare Network LLC, 8416 Melrose Dr, Lenexa KS 66214-1646
12982309 +Liberty Emergency Physicians, PO Box 411375, Kansas City MO 64141-1375
12982310 +Liberty Fire Department, PO Box 55, Watsontown PA 17777-0055
12982311 +Liberty Hospital, 2525 Glenn W. Hendren Drive, Liberty, MO 64068-9600
12982312 Missouri Dept of Transportation, 105 W Capital, PO Box 270, Jefferson City MO 65102-0270
12982313 Northland General Surgery, 2750 Clay Edwards Drive Ste 312, North Kansas City MO 64116-3256
12982314 Quest Diagnostics Inc, PO Box 740698, Cincinnati OH 45274-0698
12982315 +Sprint, PO Box 8077, London KY 40742-8077
12982319 +Titanium Solutions, 5225 Wiley Post Way Ste 150, Salt Lake City UT 84116-3264

The following entities were noticed by electronic transmission on Aug 21, 2009.

smg E-mail/Text: ecfnotices@dor.mo.gov Missouri Department of Revenue,
General Counsel's Office, PO Box 475, Jefferson City, MO 65105-0475
12982289 +EDI: RMCB.COM Aug 21 2009 18:04:00 American Medical Collection Agency,
2269 South Saw Mill River Rd Bldg 3, Elmsford NY 10523-3848
12982291 EDI: CAPITALONE.COM Aug 21 2009 18:03:00 Capital One, PO Box 30285,
Salt Lake City UT 84130-0285
12982292 EDI: CAPITALONE.COM Aug 21 2009 18:03:00 Capital One, PO Box 85167,
Richmond VA 23285-5167
12982294 +EDI: CAPITALONE.COM Aug 21 2009 18:03:00 Capital One Services (bankruptcy), PO Box 5155,
Norcross GA 30091-5155
12982295 EDI: CHASE.COM Aug 21 2009 18:05:00 Chase Mortgage, PO Box 78420, Phoenix AZ 85062-8420
12982301 EDI: DISCOVER.COM Aug 21 2009 18:05:00 Discover Card, PO Box 6103,
Carol Stream IL 60197-6103
12996241 EDI: RECOVERYCORP.COM Aug 21 2009 18:04:00 Recovery Management Systems Corporation,
25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
12982316 +EDI: RMSC.COM Aug 21 2009 18:03:00 Sutherlands, PO Box 960061, Orlando FL 32896-0061
12982317 EDI: WTRRNANK.COM Aug 21 2009 18:03:00 Target, Retailers National Bank, PO Box 59317,
Minneapolis MN 55459-0317
12982318 EDI: WTRRNANK.COM Aug 21 2009 18:03:00 Target National Bank, c/o Target Credit Services,
PO Box 1581, Minneapolis MN 55440-1581
12982320 EDI: USAA.COM Aug 21 2009 18:04:00 USAA Savings Bank, 10750 McDermott Fwy,
San Antonio TX 78288-0570
12982321 EDI: AFNIVZWIRE.COM Aug 21 2009 18:04:00 Verizon Wireless, PO Box 25505,
Lehigh Valley PA 18002-5505

TOTAL: 13

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Chase Home Finance LLC (Columbus), c/o South & Ass
cr GMAC Mortgage Corporation c/o South & Associates
cr* +Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
TOTALS: 2, * 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

District/off: 0866-5
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Form ID: b18

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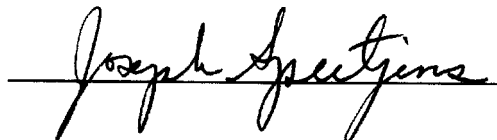
***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 23, 2009

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.